

Submitted But Not Entered.



**Brian D. Lynch**  
**U.S. Bankruptcy Judge**

Reopening can be granted, but lien avoidance cannot. Debtors did not claim homestead exemption in Schedule C (and have not amended Sch C), such that it has been shown for Sect. 522(f) that an exemption is impaired.

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
WESTERN DISTRICT COURT OF WASHINGTON**

**Re:**

**In Chapter 13 Proceeding  
No. 13-41147-BDL**

**Galen Ray  
Nicole Ray**

**Debtor(s)**

**ORDER RE-OPENING CASE  
AND AVOIDING JUDGMENT  
LIEN(S) AND RE-CLOSING CASE**

It is ORDERED that the Debtors' case is re-opened.

It is also ORDERED that the judgment liens of the following creditors be and hereby declared null and void with respect to the property commonly known as **620 16<sup>th</sup> Ave Longview, WA 98632.**

(A) Capital One Bank (USA), NA vs Galen W. Ray, Cowlitz County Superior Court, State of Washington, Judgment No. 12-9-01362-1 filed September 14, 2012, Superior Court Case No. 12-2-00666-1, in the amount of \$2,570.66.

(B) Portfolio Recovery Associates.. vs Galen Ray and Jane Doe Ray, and the marital community, Cowlitz County Superior Court, State of Washington, Judgment No. 13-9-00448-4, filed February 20, 2013, Case No. 13-2-00246-0 in the amount of \$6,557.97.

The debtors have received their discharge in this case and the case may be reclosed in 20 days from the date of this order.

/// end of order ///

Presented by:

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/s/Susan H. Seelye

Susan H. Seelye, WSBA #28825

Attorneys for Debtor(s)